CLAIMS

1.   A method for automatically selecting a language in which to display a user interface, comprising:

        reading a language identifier from a portable memory medium;

        identifying a preferred language associated with the language identifier; and

        displaying the user interface in the preferred language.

2.   The method as recited in claim 1, wherein the portable memory medium further comprises a card having a magnetic strip.

3.   The method as recited in claim 1, wherein the portable memory medium further comprises an integrated circuit card.

4.   The method as recited in claim 1, wherein the portable memory medium further comprises an automated teller machine (ATM) card.

5.   The method as recited in claim 1, wherein:

        the language identifier further comprises a primary language identifier;

        the method further comprises reading a secondary language identifier from the portable memory and displaying the user interface in a preferred language indicated by the secondary language identifier in the event that the preferred language indicated by the primary language identifier is unavailable.

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6.   A computing device comprising memory that stores computer-executable instructions that, when executed by a processor of the computing device, performs the method recited in claim 1.

5   7.   A portable memory medium configured to be inserted into an interface of a computing device for effecting identification of an owner of the medium, said computing device including a display that displays a computing device user interface, the portable memory medium comprising memory means for storing personal data and a language identifier that identifies a preferred

10   language of the owner, wherein said display presents the user interface in the preferred language after reading the language identifier from the portable memory medium.

8.   The portable memory medium as recited in claim 7, wherein the

15   memory means further comprises a magnetic strip.

9.   The portable memory medium as recited in claim 7, wherein the memory means further comprises an integrated circuit.

20   10.   The portable memory medium as recited in claim 7, wherein:

the language identifier further comprises a primary language identifier;

the memory means further comprises a secondary language identifier that identifies a second preferred language of the owner; and

the display presents the user interface in the second preferred language

25   after reading the secondary language identifier from the portable memory

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medium in the event that the preferred language identified by the primary language identifier is not available.

11. The portable memory medium as recited in claim 7, wherein the computing device further comprises an automated teller machine (ATM) and the portable memory medium further comprises an ATM card.

12. A method for configuring a portable memory medium for use by an owner of the portable memory medium, comprising:

storing personal data associated with the owner in memory means of the portable memory medium;

storing a language identifier in the memory means of the portable memory medium, the language identifier indicating a preferred language of the owner; and

wherein a computing device designed to operate with the portable memory medium displays a user interface in the preferred language of the owner of the portable memory medium after the computing device reads the language identifier from the portable memory medium.

13. The method as recited in claim 12, wherein the computing device further comprises an automated teller machine (ATM) and the portable memory medium further comprises an ATM card.

14. The method as recited in claim 12, wherein the memory means further comprises a magnetic strip.

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15.   The method as recited in claim 12, wherein the memory means further comprises an integrated circuit.

16.   The method as recited in claim 12, wherein:

5   the language identifier further comprises a primary language identifier;

the preferred language further comprises a primary preferred language, and

the method further comprises storing a secondary language identifier in the memory means of the portable memory medium, the secondary language

10   identifier identifying a secondary preferred language to be used to display the user interface in the event that the primary preferred language is not available.

17.   An automated teller machine (ATM) card, comprising memory means for storing:

15   personal data related to an ATM card owner;

a language identifier that identifies a preferred language of the ATM card owner; and

wherein, upon insertion of the ATM card into an ATM machine, the ATM machine reads the language identifier from the ATM card and displays a

20   user interface to the ATM card owner in the preferred language identified by the language identifier.

18.   The ATM card as recited in claim 17, wherein the memory means further comprises a magnetic strip.

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19. The ATM card as recited in claim 17, wherein the memory means further comprises an integrated circuit.

20. One or more computer-readable media containing computer-executable instructions that, when executed on a computer, perform the following steps:

    reading a language identifier from a portable memory medium;

    identifying a preferred language associated with the language identifier; and

    displaying a user interface in the preferred language.

21. The one or more computer-readable media as recited in claim 20, wherein the portable memory medium is an automated teller machine (ATM) card having a magnetic strip.

22. The one or more computer-readable media as recited in claim 20, wherein the portable memory medium is an integrated circuit (IC) card.

21. The one or more computer-readable media as recited in claim 20, further comprising computer-executable instructions that, when executed on a computer, perform the following additional step:

    displaying the user interface in a default language in the event that the user interface cannot be displayed in the preferred language.

22. The one or more computer-readable media as recited in claim 20, further comprising computer-executable instructions that, when executed on a computer, perform the following additional steps:

reading a secondary language identifier from the portable memory medium;

identifying a secondary language associated with the secondary language identifier; and

displaying a user interface in the secondary language in the event that the user interface cannot be displayed in the preferred language.

23. An automated teller machine (ATM), comprising:

memory;

a processor;

a display;

a user interface produced by a user interface program stored in the memory and executable by the processor, the user interface being displayable on the display in more than one language;

a card reader configured to read data stored on memory means on an ATM card, the data including a language identifier that identifies a preferred language of an owner of the ATM card; and

a language identification module stored in the memory and executable on the processor, the language identification module configured to select an appropriate language in which the user interface is displayed, said selection being based on the preferred language identified by the language identifier.

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